

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

LORA J. KALWARSKI

Debtor(s)

Case No. 18-24450CMB

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/14/2018.
- 2) The plan was confirmed on 02/20/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/13/2019, 01/12/2022, 03/31/2023.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/08/2021.
- 5) The case was completed on 04/10/2023.
- 6) Number of months from filing or conversion to last payment: 53.
- 7) Number of months case was pending: 56.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$81,140.00.
- 10) Amount of unsecured claims discharged without full payment: \$6,371.66.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$63,233.50
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$63,233.50**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$5,075.00
Court Costs	\$310.00
Trustee Expenses & Compensation	\$2,863.84
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$8,248.84**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BALDWIN-WHITEHALL SD & WHITEH	Priority	NA	532.40	532.40	532.40	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	NA	1,066.51	1,066.51	9.94	0.00
LVNV FUNDING LLC	Unsecured	420.00	465.69	465.69	4.34	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	1,688.79	1,688.79	15.74	0.00
PRA RECEIVABLES MANAGEMENT L	Unsecured	532.00	532.71	532.71	4.97	0.00
RONDA J WINNECOUR TRUSTEE/CLE	Priority	NA	0.00	1,322.91	1,322.91	0.00
UPMC HEALTH SERVICES	Unsecured	NA	766.84	766.84	7.14	0.00
US DEPARTMENT OF EDUCATION++	Unsecured	130,000.00	141,996.52	141,996.52	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	1,684.07	1,684.07	15.69	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	226.99	226.99	2.12	0.00
WELLS FARGO HOME EQUITY TRUS	Secured	82,500.00	81,819.67	40,695.17	40,695.17	0.00
WELLS FARGO HOME EQUITY TRUS	Secured	0.00	0.00	2,432.58	2,432.58	0.00
WELLS FARGO HOME EQUITY TRUS	Secured	0.00	72,316.83	0.00	6,519.75	0.00
WELLS FARGO HOME EQUITY TRUS	Secured	0.00	11,514.39	0.00	0.00	0.00
WHITEHALL BOROUGH (STORMWAT	Secured	NA	163.68	163.68	163.68	62.40
WHITEHALL BOROUGH (STORMWAT	Secured	NA	40.48	40.48	40.48	0.00
WHITEHALL BOROUGH (SWG)	Secured	0.00	285.76	285.76	285.76	0.00
WHITEHALL BOROUGH (SWG)	Secured	2,500.00	2,076.05	2,076.05	2,076.05	793.54

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$43,127.75	\$49,647.50	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$2,565.97	\$2,565.97	\$855.94
<b>TOTAL SECURED:</b>	<b>\$45,693.72</b>	<b>\$52,213.47</b>	<b>\$855.94</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,855.31	\$1,855.31	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$1,855.31</b>	<b>\$1,855.31</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$148,428.12</b>	<b>\$59.94</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$8,248.84</u>
Disbursements to Creditors	<u>\$54,984.66</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$63,233.50</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/21/2023

By: /s/ Ronda J. Winnecour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.